

Amendments to the Claims:

Applicant respectfully requests that the following listing of claims be entered in lieu of all prior versions and listings of claims in the instant application:

Listing of Claims:

1-45. (Cancelled)

46. (New) A computer-implemented method for determining and providing to a medical service provider medical insurance information corresponding to a consumer of medical services, the method comprising:

- (a) receiving consumer medical insurance information from the consumer, said consumer medical insurance information comprising a plurality of consumer data items, wherein each consumer data item corresponds to a different one of a plurality of attributes of the consumer and comprises at least one character defining a character string, said consumer medical insurance information including at least the name of one identified insurance carrier for said consumer;
- (b) obtaining identity verification information for the consumer, including consumer identity information stored at a plurality of network locations located remotely from one another, from the network location of the provider, and from the network location of the identified insurance carrier, the search of identity verification information being based upon at least a portion of the consumer medical insurance information;
- (c) comparing said identity information with the consumer medical insurance information to identify erroneous and missing consumer medical insurance information;
- (d) modifying the consumer medical insurance information of the consumer based on the comparing step;

- (e) requesting from a different network location remote from the network location of the provider, insurer medical insurance information for said consumer from said identified insurance carrier based upon a subset of said consumer medical insurance information provided by said consumer, said requested insurer medical insurance information including at least a coverage status for said consumer for said identified insurance carrier;
 - (f) requesting insurer medical insurance information from a plurality of additional insurance network locations using the modified consumer medical insurance information, said requested insurer medical insurance information including coverage status for a plurality of additional insurance carriers; and,
 - (g) providing to said provider a coverage status for all insurance carriers covering said consumer identified in said requested insurer medical insurance information.
47. (New) The method of claim 46, further comprising:
authenticating a user of said computer for performing said steps of claim 48.
48. (New) The method of claim 46, wherein said data items comprise consumer demographic information.
49. (New) The method of claim 46, wherein said identity verification step comprises searching at least one selected from the group consisting of credit information, medical information, or public record information.
50. (New) The method of claim 46, further comprising the step of using a transfer agent containing a plurality of different data structures associating different requestors of identity information and insurer medical insurance information with different computer

programs, organizing and formatting the retrieved insurer medical insurance information based upon a predefined data structure associated with a requestor who requested retrieval of the insurer medical insurance information, and transferring at least one data item to a corresponding field in a user interface of a requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

51. (New) The method of claim 50, wherein said transfer agent step uses screen scraping technology.

52. (New) The method of claim 46, wherein the plurality of network locations are insurance carrier computer systems.

53. (New) The method of claim 46, further comprising:
determining that the consumer is insured by two or more insurance carriers.

54. (New) The method of claim 53, further comprising:
determining which insurance carrier is a primary carrier.

55. (New) A machine readable storage having stored thereon a computer program having a plurality of code sections executable by a machine, for causing the machine to perform the steps of:

- (a) receiving consumer medical insurance information from the consumer, said consumer medical insurance information comprising a plurality of consumer data items, wherein each consumer data item corresponds to a different one of a plurality of attributes of the consumer and comprises at least one character defining a character string, said consumer medical insurance information

- including at least the name of one indentified insurance carrier for said consumer;
- (b) obtaining identity verification information for the consumer, including consumer identity information stored at a plurality of network locations located remotely from one another, from the network location of the provider, and from the network location of the identified insurance carrier, the search of identity verification information being based upon at least a portion of the consumer medical insurance information;
 - (c) comparing said identity information with the consumer medical insurance information to identify erroneous and missing consumer medical insurance information;
 - (d) modifying the consumer medical insurance information of the consumer based on the comparing step;
 - (e) requesting from a different network location remote from the network location of the provider, insurer medical insurance information for said consumer from said identified insurance carrier based upon a subset of said consumer medical insurance information provided by said consumer, said requested insurer medical insurance information including at least a coverage status for said consumer for said indentified insurance carrier;
 - (f) requesting insurer medical insurance information from a plurality of additional insurance network locations using the modified consumer medical insurance information, said requested insurer medical insurance information including coverage status for a plurality of additional insurance carriers; and,
 - (g) providing to said provider a coverage status for all insurance carriers covering said consumer identified in said requested insurer medical insurance information.

56. (New) The machine readable storage of claim 55, further comprising the step of using a transfer agent containing a plurality of different data structures associating different requestors of identity information and insurer medical insurance information with different computer programs, organizing and formatting the retrieved insurer medical insurance information based upon a predefined data structure associated with a requestor who requested retrieval of the insurer medical insurance information, and transferring at least one data item to a corresponding field in a user interface of a requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

57. (New) The machine readable storage of claim 55, wherein the plurality network locations are insurance carrier computer systems.

58. (New) The machine readable storage of claim 55, further comprising:
determining that at least one of the consumers is insured by two or more insurance carriers.

59. (New) The machine readable storage of claim 58, further comprising:
determining which insurance carrier is a primary carrier.

60. (New) The machine readable storage of claim 59, further comprising:
indicating which insurance carrier is the primary carrier.

61. (New) A computer implemented system for collecting and providing consumer information to a provider of medical goods and/or services comprising:

- (a) means for receiving consumer medical insurance information from the consumer, said consumer medical insurance information comprising a plurality of consumer data items, wherein each consumer data item corresponds to a different one of a plurality of attributes of the consumer and comprises at least one character defining a character string, said consumer medical insurance information including at least the name of one identified insurance carrier for said consumer;
- (b) means for obtaining identity verification information for the consumer, including consumer identity information stored at a plurality of network locations located remotely from one another, from the network location of the provider, and from the network location of the identified insurance carrier, the search of identity verification information being based upon at least a portion of the consumer medical insurance information;
- (c) means for comparing said identity information with the consumer medical insurance information to identify erroneous and missing consumer medical insurance information;
- (d) means for modifying the consumer medical insurance information of the consumer based on the comparing step;
- (e) means for requesting from a different network location remote from the network location of the provider, insurer medical insurance information for said consumer from said identified insurance carrier based upon a subset of said consumer medical insurance information provided by said consumer, said requested insurer medical insurance information including at least a coverage status for said consumer for said identified insurance carrier;
- (f) means for requesting insurer medical insurance information from a plurality of additional insurance network locations using the modified consumer medical

insurance information, said requested insurer medical_insurance information including coverage status for a plurality of additional insurance carriers; and, (g) means for providing to said provider a coverage status for all insurance carriers covering said consumer identified in said requested insurer medical insurance information.

62. (New) The system of claim 61, wherein said consumer medical insurance information comprises consumer demographic information.

63. (New) The system of claim 61, wherein said identity verification information comprises credit information, medical information, or public record information.